

Additional Company Notes - For Comprehensive Policies

American General Life Insurance Company

Form#:08000-CA

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for American General Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: Policy is sold in lifetime maximum dollar amounts and monthly maximum benefits. The maximum benefit period of coverage can be calculated by dividing the lifetime maximum benefit by the monthly maximum benefit. The resulting Nursing Home Daily Benefit Notes: The pro rata monthly benefit for partial month of eligibility is equal to 1/30 of the monthly maximum benefit times the number of days insured is eligible for benefits.

Elimination Period Notes: 180 days calendar and 365 days calendar are also available

Inflation Protection Notes: Inflation choices are: No inflation, 3% compound, 5% compound.

Home Care Benefit Notes: Notes:

Residential Care Daily Benefit Notes: Notes:

ASSURITY LIFE INSURANCE COMPANY

Form#:AL2100P-CA

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for ASSURITY LIFE INSURANCE COMPANY. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 10Years Available

Elimination Period Notes: 180 days

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Simple Inflation: on each policy anniversary, the daily benefit amounts, as well as the remaining benefit amount payable is increased by 5% of the original dollar amount issued.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Bankers Life and Casualty Company

Form#:GR-N350

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Bankers Life and Casualty Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 2920 days is equivalent to 8 years.

Elimination Period Notes: 15 day and 180 day options are also available.

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Also available are 3% and 4% compound inflation options.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Bankers Life and Casualty Company

Form#:GR-N380

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Bankers Life and Casualty Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 2920 days is equivalent to 8 years.

Elimination Period Notes: 15 day and 180 day options are also available.

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Also available are 3% and 4% compound inflation options.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Berkshire Life Insurance Company of America

Form#:BG01P(06/04)-CA

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Berkshire Life Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

**Elimination Period Notes: Additional periods include:
180 days**

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Continental Casualty Company

Form#:GLTC-3-P-CA-01-TQ

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Continental Casualty Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

**Maximum Policy Benefit Notes: 1500x, 2000x,
3000x, 3650x, 4000x, 5000x - see company for
more details.**

**Elimination Period Notes: Also available are: 120C,
180C, 180/180S, 120/120S, 90/15S, 60/15S, 30/15S
(where NF/HC service days)**

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

**Home Care Benefit Notes: 66 and 2/3rds% also
available**

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Genworth Life Insurance Company

Form#:7046POL-CA

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Genworth Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 10 Yrs.

Elimination Period Notes: 180 days also available

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Genworth Life Insurance Company

Form#:7035AX-REV2009

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Genworth Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 10 Yrs. also available. Contact company for more details.

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Knights of Columbus

Form#: LTC01-CA 1-03 (COMP)

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Knights of Columbus. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: 180 Days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

**Residential Care Daily Benefit Notes: Adult Day Care
or Home Care.**

Massachusetts Mutual Life Insurance Company

Form#: MM500-P-CA

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Massachusetts Mutual Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 10 Years

**Elimination Period Notes: 180 Days Optional waiver of
EP available for Home Care**

Nursing Home Daily Benefit Notes: No Company
Notes Provided

**Inflation Protection Notes: Simple Inflation Protection
increases the insured's daily benefit amount annually
by 5% of the original daily benefit for the life of the
policy, with a proportional increase in the remaining
total benefit amount, even while they are receiving
benefits.**

**Home Care Benefit Notes: Monthly Benefit
Available for HC**

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

MedAmerica Insurance Company

Form#:SPL-336

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for MedAmerica Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 7 yrs. and lifetime not available over age 79; 2yr, 3yr, 4yr, 5yr, 7yr and lifetime available - cannot check boxes

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Also 5% compound 2x available. Contact company for more details.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Mutual of Omaha Insurance Company

Form#:LCAQ-20321

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Mutual of Omaha Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: Also 180 days and 365 days. 0-day and 20-day not available to ages 80 and over.

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Mutual of Omaha Insurance Company

Form#:LTC04I-TQ

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Mutual of Omaha Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: Also 180 Days and 365 days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: 20-Year Comp Inflation 5%

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Mutual of Omaha Insurance Company

Form#:LTC04I-NTQ

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Mutual of Omaha Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: Also 180 days and 365 days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

***Inflation Protection Notes: 20-Year Compound
Inflation - 5%***

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Mutual of Omaha Insurance Company

Form#:LCA-20320

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Mutual of Omaha Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes Provided

Elimination Period Notes: Also 180 days and 365 days. 0-day and 20-day not available to ages 80 and over.

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

New York Life Insurance Company

Form#:ILTC-5000(CA)(1001)

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for New York Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 730, 1095, 1460, 1825, 2555 or 3650 (No. of days) times the Nursing Facility Daily Benefit. 10 Yrs. Plan is also available

Elimination Period Notes: 180 Days and 365 Days are also available

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: There are 7 automatic annual inflation protection options: Simple 1%, Simple 2%, Simple 3%, Simple 4%, Simple 5%, Simple 6% and Compound 5%. There are 3 Guaranteed Purchase Options: CPI-U, CPI-U + 1 and CPI-U +2. With the CPI-U Guaranteed Purchase option, the policyowner receives annual offers to increase his benefits

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Northwestern Long Term Care Insurance Company

Form#:RS.LTC.(1101)

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Northwestern Long Term Care Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 1,095 days,
2,190 days times the Nursing Facility Benefit
Amount or Lifetime.

Elimination Period Notes: Also available: 45 Days, 180
Days

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: Also available: 3%
compound, 4% compound

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Northwestern Long Term Care Insurance Company

Form#:RS.LTC.(0708)

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Northwestern Long Term Care Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefits: No Company Notes
Provided

Elimination Period Notes: Elimination Periods are
weekly: 6 weeks; 12 weeks; 25 weeks

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: Also available: 3%
compound, 4% compound

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

Physicians Mutual Insurance Company

Form#:P146EE

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Physicians Mutual Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: *Our Facility Care Benefit is monthly so it is 12 times the Facility Care benefit times the Benefit Period selected. Also offer 8 years.*

Elimination Period Notes: *Also offer a 180 days or 365 days elimination period options.*

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: *Also offer 5% compound capped at 2 x monthly benefit originally selected.*

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Physicians Mutual Insurance Company

Form#:P145EE

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Physicians Mutual Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: *Our Facility Care Benefit is monthly so it is 12 times the Facility Care benefit times the Benefit Period selected. Also offer 8 years.*

Elimination Period Notes: *Also offer a 180 days or 365 days elimination period options.*

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: *Also offer 5% compound capped at 2 x monthly benefit originally selected.*

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

State Farm Mutual Automobile Insurance Company

Form#:97058 CA.1

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for State Farm Mutual Automobile Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 3 year, 10 year
and Lifetime benefit periods are also available.

Elimination Period Notes: 180 day also available.

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: No Company Notes Provided

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Form#:83500 BFW 5005

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for THE PRUDENTIAL INSURANCE COMPANY OF AMERICA. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: Also 10 years.

Elimination Period Notes: Also 180 and 365 days.

Nursing Home Daily Benefit Notes: No Company
Notes Provided

Inflation Protection Notes: 5% Compound: Same as
previous except DMB and LMB are increased by 5%
compound interest before claims are subtracted.
Periodic Offer must be made every 3 yrs.

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided

Additional Company Notes - For Comprehensive Policies

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Form#:GRP 113146

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for THE PRUDENTIAL INSURANCE COMPANY OF AMERICA. For more details and/or a complete explanation, contact the

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 10 years is also available. Lifetime was discontinued on 8/18/08.

Elimination Period Notes: 120 days, 180 days, and 365 days. All choices are Calendar Day.

Nursing Home Daily Benefit Notes: Can be converted to a monthly reimbursement benefit with rider. Can be converted to a monthly cash benefit with rider.

Inflation Protection Notes: 5% Compound 2X Max.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Transamerica Life Insurance Company

Form#:TLC 1-FP(CA) 1001

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for Transamerica Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 1-6 years and Lifetime also available

Elimination Period Notes: 180 is also available

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: 3% Compound and Simple BIO, and 5% Step Rated BIO also available

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

United of Omaha Life Insurance Company

Form#:LTC06UI

Additional Company Notes (GENERAL):

These notes apply to the Individual Comprehensive LTC Policy Forms for United of Omaha Life Insurance Company. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 8 Yrs.

Elimination Period Notes: Also 180 Days and 365 Days

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: 2.5% Compound, 3% Compound, 3.5% Compound, 4% Compound, 4.5% Compound and 5% Compound for 20 years.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Unum Life Insurance Company of America

Form#:RGLTC04-COMP

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Unum Life Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

Maximum Policy Benefit Notes: 3, 4 and 10 years and Lifetime

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company Notes Provided

Inflation Protection Notes: Inflation Protection based on CPI.

Home Care Benefit Notes: No Company Notes Provided

Residential Care Daily Benefit Notes: No Company Notes Provided

Additional Company Notes - For Comprehensive Policies

Unum Life Insurance Company of America

Form#:GLTC04-COMP

Additional Company Notes (GENERAL):

These notes apply to the Group Comprehensive LTC Policy Forms for Unum Life Insurance Company of America. For more details and/or a complete explanation, contact the company.

Notes for Company's COMPREHENSIVE POLICY COMPARISON FORM:

**Maximum Policy Benefit Notes: 3, 4 and 10
years and Lifetime**

Elimination Period: No Company Notes Provided

Nursing Home Daily Benefit Notes: No Company
Notes Provided

***Inflation Protection Notes: Inflation Protection based
on CPI.***

Home Care Benefit Notes: No Company Notes
Provided

Residential Care Daily Benefit Notes: No Company Notes
Provided